

EXHIBIT 1

Receipt : 23000010704

Page 1 of 1

COURT ADDRESS:
 P. O. BOX 69
 STAFFORD, VA 22555
 PHONE # : 540-658-8750



CR1

**OFFICIAL RECEIPT
 STAFFORD COUNTY CIRCUIT COURT
 CIVIL**

DATE : 10/31/2023

TIME : 09:13:31

CASE # : 179CL2300363200

RECEIPT # : 23000010704

TRANSACTION # : 2310310002

FILING TYPE : CNTR

PAYMENT : FULL PAYMENT

CASHIER : SXJ

REGISTER # : G895

CASE COMMENTS : MORRIS, RYAN-TYRONE v. SYNCHRONY FINANCIAL

SUIT AMOUNT : \$3,112,145.00

ACCOUNT OF : MORRIS, RYAN-TYRONE

PAID BY : MORRIS, RYAN-TYRONE

MULTI : \$698.00 CHECK/MO NUMBER : 1007

DESCRIPTION 1 : CNTR:CONTRACT (DAMAGES & PERFORMANCE) - \$0.01 TO \$49,999

2 : PLAINTIFF: MORRIS, RYAN-TYRONE

3 : NO HEARING SCHEDULED

ITEM	DESCRIPTION	AMOUNT
049	WRIT TAX (CIVIL)	\$25.00
106	TECHNOLOGY TRST FND	\$5.00
123	LEGAL AID SERVICES	\$9.00
147	INDIGENT ASSISTANCE (INA)	\$1.00
170	COURT TECHNOLOGY FUND	\$10.00

ITEM	DESCRIPTION	AMOUNT
219	LAW LIBRARY	\$4.00
228	COURTHOUSE CONSTRUCTION FEE (CHCF)	\$3.00
229	COURTHOUSE MAINTENANCE FEE (CHMF)	\$2.00
304	CIVIL FILING FEE (LAW & EQUITY)	\$290.00

TENDERED : \$ 698.00

AMOUNT PAID : \$ 349.00

APPLIED TO NEXT CASE : \$ 349.00

PAYOR'S COPY

CLERK OF COURT : KATHY M. STERNE

RECEIPT COPY 1 OF 2

COVER SHEET FOR FILING CIVIL ACTIONS

COMMONWEALTH OF VIRGINIA

Case No.

(CLERK'S OFFICE USE ONLY)

STAFFORD

Circuit Court

Ryan Tyrone Morris **FILED** v./In re: **SYNCHRONY FINANCIAL, INC., BRIAN WENZEL**
PLAINTIFF(S) **CIRCUIT COURT** **DEFENDANT(S)**

I, the undersigned [] plaintiff [] defendant [] attorney for [] plaintiff [] defendant hereby notify the Clerk of Court that I am filing the following civil action. (Please indicate by checking box that most closely identifies the claim being asserted or relief sought.)

GENERAL CIVIL**Subsequent Actions**

- [] Claim Impleading Third Party Defendant
- [] Monetary Damages
- [] No Monetary Damages
- [] Counterclaim
- [] Monetary Damages
- [] No Monetary Damages
- [] Cross Claim
- [] Interpleader
- [] Reinstatement (other than divorce or driving privileges)
- [] Removal of Case to Federal Court

Business & Contract

- [] Attachment
- [] Confessed Judgment
- [] Contract Action
- [] Contract Specific Performance
- [] Detinue
- [] Garnishment

Property

- [] Annexation
- [] Condemnation
- [] Ejectment
- [] Encumber/Sell Real Estate
- [] Enforce Vendor's Lien
- [] Escheatment
- [] Establish Boundaries
- [] Landlord/Tenant
- [] Unlawful Detainer
- [] Mechanics Lien
- [] Partition
- [] Quiet Title
- [] Termination of Mineral Rights

Tort

- [] Asbestos Litigation
- [] Compromise Settlement
- [] Intentional Tort
- [] Medical Malpractice
- [] Motor Vehicle Tort
- [] Product Liability
- [] Wrongful Death
- [] Other General Tort Liability

[] Damages in the amount of \$ 3,112,145 are claimed.

30 Oct 2023

DATE

Ryan-Tyrone Morris

PRINT NAME

333 WOODSTREAM BOULEVARD

ADDRESS/TELEPHONE NUMBER OF SIGNATOR

STAFFORD, VIRGINIA (22556)

EMAIL ADDRESS OF SIGNATOR (OPTIONAL)

ADMINISTRATIVE LAW

- [] Appeal/Judicial Review of Decision of (select one)
 - [] ABC Board
 - [] Board of Zoning
 - [] Compensation Board
 - [] DMV License Suspension
 - [] Employee Grievance D
 - [] Employment Commiss
 - [] Local Government
 - [] Marine Resources Co
 - [] School Board
 - [] Voter Registration
 - [] Other Administrative Appeal

DOMESTIC/FAMILY

- [] Adoption
 - [] Adoption – Foreign
- [] Adult Protection
- [] Annulment
 - [] Annulment – Counterclaim/Responsive Pleading
- [] Child Abuse and Neglect – Unfounded Complaint
- [] Civil Contempt
- [] Divorce (select one)
 - [] Complaint – Contested*
 - [] Complaint – Uncontested*
 - [] Counterclaim/Responsive Pleading
 - [] Reinstatement – Custody/Visitation/Support/Equitable Distribution
- [] Separate Maintenance
- [] Separate Maintenance Counterclaim

WRITS

- [] Certiorari
- [] Habeas Corpus
- [] Mandamus
- [] Prohibition
- [] Quo Warranto

PROBATE/WILLS AND TRUSTS

- [] Accounting
- [] Aid and Guidance
- [] Appointment (select one)
 - [] Guardian/Conservator
 - [] Standby Guardian/Conservator
 - [] Custodian/Successor Custodian (UTMA)
- [] are/Create

MISCELLANEOUS

- [] Amend Death Certificate
- [] Appointment (select one)
 - [] Church Trustee
 - [] Conservator of Peace
 - [] Marriage Celebrant
- [] Approval of Transfer of Structured Settlement
- [] Bond Forfeiture Appeal
- [] Declaratory Judgment
- [] Declare Death
- [] Driving Privileges (select one)
 - [] Reinstatement pursuant to § 46.2-427
 - [] Restoration – Habitual Offender or 3rd Offense
- [] Expungement
- [] Firearms Rights – Restoration
- [] Forfeiture of Property or Money
- [] Freedom of Information
- [] Injunction
- [] Interdiction
- [] Interrogatory
- [] Judgment Lien-Bill to Enforce
- [] Law Enforcement/Public Official Petition
- [] Name Change
- [] Referendum Elections
- [] Sever Order
- [] Taxes (select one)
 - [] Correct Erroneous State/Local
 - [] Delinquent
- [] Vehicle Confiscation
- [] Voting Rights – Restoration
- [] Other (please specify)

DATE	<input checked="" type="checkbox"/> PLAINTIFF	<input type="checkbox"/> DEFENDANT	<input type="checkbox"/> ATTORNEY FOR	<input type="checkbox"/> PLAINTIFF
				<input type="checkbox"/> DEFENDANT

Ryan-Tyrone Morris

*“Contested” divorce means any of the following matters are in dispute: grounds of divorce, spousal support and maintenance, child custody and/or visitation, child support, property distribution or debt allocation. An “Uncontested” divorce is filed on no fault grounds and none of the above issues are in dispute.

333 Woodstream Boulevard
Stafford, Virginia 22556
Ryan-Tyrone: Morris

FILED
CLERK OF COURT

Petitioner, 2023 OCT 30 P 3:38

Against

Synchrony Bank
c/o Brian Wenzel
777 Long Ridge Road
Stamford, Connecticut 06902

CIRCUIT COURT
STAFFORD, VIRGINIA

Petition for Order and Judgment of Default

Respondent.

Notice of Default

One, Ryan-Tyrone: Morris petitions for entry of default by the Notary against respondent Synchrony Bank, for respondents failure to rebut petitioners Notices, filed on October 30, 2023 wherein petitioner demanded a rebuttal by Affidavit, within 20 days of Request of Contract Documentation. The respondent has instituted no rebuttal by Affidavit, therefore the respondent has acquiesced and is in statutory default. This Default Notice shall evidence that Ryan-Tyrone: Morris is correct in his analysis of the law and other inquiries contain within therein. By this Default Notice, the respondent is estopped from any further action against the Natural Human of the Petitioner and is without judicial standing, as no controversy in law or material fact between the two Parties exist.

Ryan-Tyrone: Morris
Petitioner

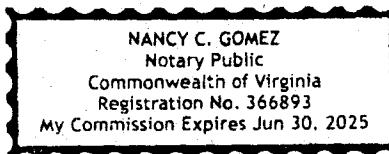
ORDER OF DEFAULT

Default is entered in this action against the Respondent named in the foregoing Petition for failure to serve or file any paper as required by law.

[Signature]
Notary Public

10/30/2023
Dated

(Seal)



CERTIFICATE OF SERVICE

On October 30, 2023, I mailed to:

Brian Wenzel
777 Long Ridge Road
Stamford, CT 06902

**FILED
CLERK OF COURT**

2023 OCT 30 P 3:38

*DISTRIBUTED VIA
STAFF FOR THE CLERK*

The papers identified as:

Notice of Default (1 leaf)

Invoice (1 leaf)

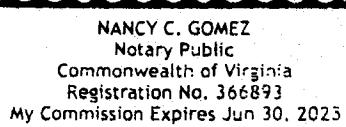
Certificate of Service (1 leaf)

For Ryan-Tyrone: Morris, by depositing them in a pre-paid, pre-addressed envelope, with the United States Post Office, certified mail #9589071052700437211694. Return Receipt Requested.

I am over the age of 18 and not a party to the transaction involving the papers I mailed.

Ryan-Tyrone: Morris

(Seal)



[Signature]
Notary Public

06/30/2025
My commission expires

INVOICE

DATE:
October 30, 2023

TO:

SYNCHRONY FINANCIAL

777 Long Ridge Road

Stamford, Connecticut 06902

INVOICE #
111

MAKE ALL CHECKS PAYABLE TO RYAN MORRIS
THIS INVOICE IS DUE 10 DAYS FROM DAY OF RECEIPT

Ryan Morris
333 Woodstream Boulevard
Stafford, Virginia 22556
Ryan86Morris@gmail.com
443-314-1216
August 26, 2023

Synchrony Financial
777 Long Ridge Road
Stamford, Connecticut, 06902

Subject: Request for Validation of Debt and Contract Documentation

Dear Mr. Wenzel,

I hope this letter finds you well. I am writing in regard to a contract/agreement associated with my account 6034622246214066, which I believe requires further clarification and validation. I am of the opinion that the said contract/agreement may be void due to several concerns related to disclosure, fraud, equitable consideration, and the establishment of a valid agreement.

Firstly, I believe that the contract/agreement lacks full disclosure, as I was not adequately informed that my signature would create credit that would fulfill the obligation. Nor was I informed that the initial contract/agreement would be transferred and deposited into a trust, where notes would be created and traded, thus bringing more revenue to the company through investors that purchase and receive interest from the note. There is no equal consideration for me creating this asset from the company. This raises questions about the transparency of the terms and conditions of the contract and its potential implications.

Additionally, I am concerned about the absence of equitable consideration. If my signature indeed led to the creation of credit, I am curious to understand what consideration the bank or institution provided in return for this credit. A valid contract necessitates an exchange of value between parties, and without proper consideration, the contract's legitimacy may be questionable.

Furthermore, I am inclined to question the validity of the contract due to the lack of a genuine meeting of the minds. The involvement of two wet signatures is typically an indication of mutual understanding and agreement between natural persons. However, considering that the company involved is not a natural person, the authenticity of this aspect of the contract comes into question.

Ex 1

In light of these concerns, I kindly request that the bank provide the following documentation within a reasonable timeframe of 20 business days:

1. A comprehensive accounting of the account in question, clearly demonstrating the origination of the funds and the lending process, thus validating the debt.
2. A certified copy of the contract or agreement that binds both parties, signed by a representative with the authority of Chief Financial Officer or higher, accompanied by an affirmation of accuracy under penalties of perjury.
3. A signed affidavit certifying that these "evidence of indebtedness" are NOT based from the consumer credit transaction that initiated this relationship that are then transferred to be monetized to become "SynchronySeries" notes that are traded under tickers such as "SYFPrA".

I would be happy to continue paying as I have in the past, should you be able to provide me with the requested documentation. Should you be unable to furnish the requested documents within the stipulated timeframe, I kindly request that any and all funds I have tendered towards this contract/agreement be refunded promptly and the suspension of this obligation as indicated by the Uniform Commercial Code.

Additionally, if the situation has led to the escheatment of any funds, I would appreciate guidance on the procedures to retrieve these funds, ensuring that any potential complications are duly resolved.

I believe in a transparent and mutually beneficial relationship with your institution, and I hope that this matter can be resolved in a prompt and amicable manner. Your cooperation in addressing these concerns is greatly appreciated.

Thank you for your attention to this matter. I anticipate your timely response.

Sincerely,

Ryan Tyrone Morris

Ryan Morris
WITHOUT RE COURSE
UCC 1-308

Ex 1

CERTIFICATE OF SERVICE

On August 26, 2023, I mailed to:

Brian Wenzel
777 Long Ridge Road
Stamford, CT 06902

The papers identified as:

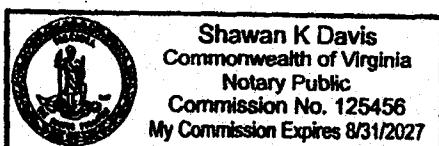
Request for Validation of Debt and Contract Documentation (2 leaves)

Certificate of Service (1 leaf)

For Ryan-Tyrone: Morris, by depositing them in a pre-paid, pre-addressed envelope, with the United States Post Office, certified mail #9590940279752305553054, Return Receipt Requested.

I am over the age of 18 and not a party to the transaction involving the papers I mailed.

(Seal)



Shawn K. Davis
Shawn K Davis, Notary Public

08/31/2027
My commission expires

61

INDIVIDUAL ACKNOWLEDGMENT

State/Commonwealth of Virginia

County of Stefford

} ss.

On this the 26th day of August, 2023, before me,

Day

Month

Year

Shawn K. Davis

Name of Notary Public

personally appeared Ryan Morris

Name(s) of Signer(s)

personally known to me - OR -

proved to me on the basis of satisfactory evidence

to be the person(s) whose name(s) is/are subscribed
to the within instrument, and acknowledged to me
that he/she/they executed the same for the purposes
therein stated.

WITNESS my hand and official seal.

Shawn K. Davis

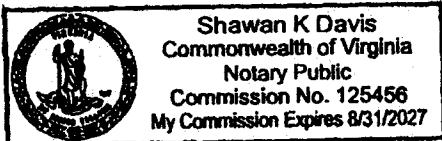
Signature of Notary Public

Shawn K. Davis

125456 08/31/2027

Any Other Required Information

(Printed Name of Notary, Expiration Date, etc.)



Place Notary Seal/Stamp Above

OPTIONAL

This section is required for notarizations performed in Arizona but is optional in other states.
Completing this information can deter alteration of the document or fraudulent reattachment
of this form to an unintended document.

Description of Attached Document

Title or Type of Document: Request for Validation of Debt & Contract Documentation

Document Date: 08/26/2023 Number of Pages: 3

Signer(s) Other Than Named Above: None

Ryan Morris
333 Woodstream Blvd
Stafford, VA 22556
September 26, 2023

Synchrony Financial
c/o Brian Wenzel Sr
777 Long Ridge Road
Stamford, CT 06902

Re: Notice of Non-Response
Notice of Subrogation
Privacy Rights Violation/Invoice

Dear Mr. Wenzel,

Regarding Certified Mail # 9589071052700437203156 received by you on August 31, 2023 regarding the lack of full disclosure, equitable consideration, a consolidated balance sheet, a copy of the original agreement with a signature from yourself or a higher officer of which can legally bind the company into contract, and other requests, to which I have not received correspondence. The document that was received (attached), was a decision to close the account which does not address the notice received on August 31, 2023.

In the event your dishonor through non-performance was unintentional, or due to reasonable neglect, I am attaching a copy of the same presentment to this Notice of Non-Response.

In addition to the requested information, per the Financial Accounting Standards Board regulations, when I deposited that commercial paper, I was due a cash receipt as that acceptance of that commercial paper is a liability on your books.

Allow me to re-emphasize that the exchange of that commercial paper was *not* intended to be a gift or abandoned. It was not meant to be converted into a Derivative Instrument used for hedging. It was not my intent for this to be derecognized, reclassified, and subsequently pledged as collateral to the SPE (Special Purpose Entity/Trust). It was meant to secure credit for personal, family, and household needs.

If you are unable to provide a point for point rebuttal, signed by you, pertaining to the requested information received on August 31, 2023, I, the Entitlement Holder, am demanding you take the following action:

1. Remit all previously submitted tender and the face value of the instrument back to estate and provide detailed instructions on claiming tender that has been escheated, if applicable.

Additionally, there has been another privacy violation of Synchrony Financial reporting a balance to the Credit Reporting Agencies after a notice was sent and received pertaining to a previous violation. This is not only a breach of Fiduciary Duties, but it also identity theft. Due to this, an invoice will be attached to this notice, and there will be copies sent to the CFPB, Virginia Secretary of State, and Attorney General along with all supporting documentation. You have ten (10) days to remit payment for this violation. After completing a thorough investigation for a Registered Agent here in Virginia, I'm also led to believe that you are not authorized to do business in the State.

Ex 2

I believe in a transparent and mutually beneficial relationship with your institution, and I hope that this matter can be resolved in a prompt and amicable manner. Your cooperation in addressing these concerns is greatly appreciated and requested within ten (10) business days from the date this Notice is received.

Thank you for your prompt attention to this matter.

Sincerely,

Ryan-Tyroni Morris
Ryan Morris, Surety/Subrogee
WITHOUT RE COURSE

ENCL: ORIGINAL REQUEST received AUGUST 31, 2023
COPY OF CLOSURE OF ACCOUNT
COPY OF "REQUEST TO REMOVE LATE PAYMENT" received AUGUST 21, 2023
COPY OF SYNCHRONY RESPONSE REGARDING REQUEST TO REMOVE LATE PAYMENT dated SEPTEMBER 15, 2023
COPY OF TRANSUNION CREDIT REPORT dated SEPTEMBER 26, 2023
LIST OF SUBSIDIARIES
INVOICE FOR PRIVACY VIOLATION

6/2

CERTIFICATE OF SERVICE

On September 26, 2023, I mailed to:

Brian Wenzel Sr
777 Long Ridge Road
Stamford, CT 06902

The papers identified as:

Notice of Non-Response, Subrogation, and Privacy Rights Violation (2 leaves)

Request for Validation and Contract Documentation (4 leaves)

Copy Of Closure Of Account (1 leaf)

Copy Of "Request To Remove Late Payment" Received August 21, 2023 (2 leaves)

Copy Of Synchrony Response Regarding Request To Remove Late Payment Dated September 15, 2023 (1 leaf)

Copy Of Transunion Credit Report Dated September 26, 2023 (3 leaves)

List of Subsidiaries (1 leaf)

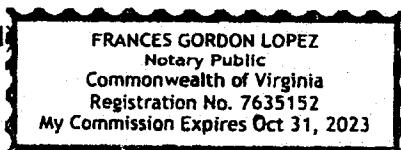
Invoice For Privacy Violation (1 leaf)

Certificate of Service (1 leaf)

For Ryan-Tyrone: Morris, by depositing them in a pre-paid, pre-addressed envelope, with the United States Post Office, certified mail #9589071052700437213711, Return Receipt Requested.

I am over the age of 18 and not a party to the transaction involving the papers I mailed.

(Seal)



Frances Gordon Lopez
Notary Public

October 31, 2023
My commission expires

Ex 2

Ryan Morris
333 Woodstream Boulevard
Stafford, Virginia 22556
Ryan86Morris@gmail.com
443-314-1216
August 26, 2023

Synchrony Financial
777 Long Ridge Road
Stamford, Connecticut, 06902

Subject: Request for Validation of Debt and Contract Documentation

Dear Mr. Wenzel,

I hope this letter finds you well. I am writing in regard to a contract/agreement associated with my account 6034622246214066, which I believe requires further clarification and validation. I am of the opinion that the said contract/agreement may be void due to several concerns related to disclosure, fraud, equitable consideration, and the establishment of a valid agreement.

Firstly, I believe that the contract/agreement lacks full disclosure, as I was not adequately informed that my signature would create credit that would fulfill the obligation. Nor was I informed that the initial contract/agreement would be transferred and deposited into a trust, where notes would be created and traded, thus bringing more revenue to the company through investors that purchase and receive interest from the note. There is no equal consideration for me creating this asset from the company. This raises questions about the transparency of the terms and conditions of the contract and its potential implications.

Additionally, I am concerned about the absence of equitable consideration. If my signature indeed led to the creation of credit, I am curious to understand what consideration the bank or institution provided in return for this credit. A valid contract necessitates an exchange of value between parties, and without proper consideration, the contract's legitimacy may be questionable.

Furthermore, I am inclined to question the validity of the contract due to the lack of a genuine meeting of the minds. The involvement of two wet signatures is typically an indication of mutual understanding and agreement between natural persons. However, considering that the company involved is not a natural person, the authenticity of this aspect of the contract comes into question.

Ex 2

In light of these concerns, I kindly request that the bank provide the following documentation within a reasonable timeframe of 20 business days:

1. A comprehensive accounting of the account in question, clearly demonstrating the origination of the funds and the lending process, thus validating the debt.
2. A certified copy of the contract or agreement that binds both parties, signed by a representative with the authority of Chief Financial Officer or higher, accompanied by an affirmation of accuracy under penalties of perjury.
3. A signed affidavit certifying that these "evidence of indebtedness" are NOT based from the consumer credit transaction that initiated this relationship that are then transferred to be monetized to become "SynchronySeries" notes that are traded under tickers such as "SYFPRA".

I would be happy to continue paying as I have in the past, should you be able to provide me with the requested documentation. Should you be unable to furnish the requested documents within the stipulated timeframe, I kindly request that any and all funds I have tendered towards this contract/agreement be refunded promptly and the suspension of this obligation as indicated by the Uniform Commercial Code.

Additionally, if the situation has led to the escheatment of any funds, I would appreciate guidance on the procedures to retrieve these funds, ensuring that any potential complications are duly resolved.

I believe in a transparent and mutually beneficial relationship with your institution, and I hope that this matter can be resolved in a prompt and amicable manner. Your cooperation in addressing these concerns is greatly appreciated.

Thank you for your attention to this matter. I anticipate your timely response.

Sincerely,

Ryan Morris

Ryan Morris
WITHOUT RE COURSE
UCC 1-308

Ex 2

CERTIFICATE OF SERVICE

On August 26, 2023, I mailed to:

Brian Wenzel
777 Long Ridge Road
Stamford, CT 06902

The papers identified as:

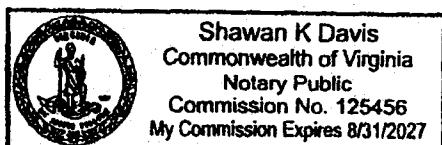
Request for Validation of Debt and Contract Documentation (2 leaves)

Certificate of Service (1 leaf)

For Ryan-Tyrone: Morris, by depositing them in a pre-paid, pre-addressed envelope, with the United States Post Office, certified mail #9590940279752305553054, Return Receipt Requested.

I am over the age of 18 and not a party to the transaction involving the papers I mailed.

(Seal)



Shawn K. Davis
Shawn K. Davis, Notary Public

08/31/2027
My commission expires

Ex 2

INDIVIDUAL ACKNOWLEDGMENT

State/Commonwealth of Virginia

County of Stafford

} ss.

On this the 26th day of August, 2023, before me,

Day

Month

Year

Shawn K. Davis

Name of Notary Public

personally appeared Ryan Morris

Name(s) of Signer(s)

personally known to me - OR -

proved to me on the basis of satisfactory evidence

to be the person(s) whose name(s) is/are subscribed
to the within instrument, and acknowledged to me
that he/she/they executed the same for the purposes
therein stated.

WITNESS my hand and official seal.

Shawn K. Davis

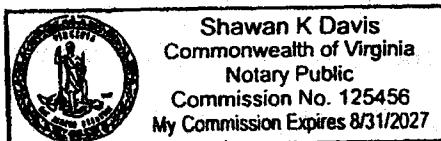
Signature of Notary Public

Shawn K. Davis

125456 08/31/2027

Any Other Required Information

(Printed Name of Notary, Expiration Date, etc.)



Place Notary Seal/Stamp Above

OPTIONAL

This section is required for notarizations performed in Arizona but is optional in other states.
Completing this information can deter alteration of the document or fraudulent reattachment
of this form to an unintended document.

Description of Attached Document

Title or Type of Document: Request for Validation of Debt & Contract Documentation

Document Date: 08/26/2023

Number of Pages: 3

Signer(s) Other Than Named Above: None

94205

L108

09/01/2023

RYAN MORRIS
333 WOODSTREAM BLVD
STAFFORD VA 22556-4641



Regarding your HOME DSGN-HVAC/SYNCHRONY BANK account ending in 4066

Dear Ryan Morris,

After a review of your account, Synchrony Bank has decided to close your account.

The reason(s) for our decision are listed below:

- Activity on account(s) with Synchrony Bank indicative of high risk of failure to pay

If there is a balance on your account, it remains due, according to the terms and conditions of the account.

If you have any questions, please call the phone number listed below.

Sincerely,

Synchrony Bank
1-888-679-6300

94205

Please see reverse side for important information

Account is owned by Synchrony Bank

Ex 2

Ryan Morris
333 Woodstream Blvd
Stafford, VA 22556
Ryan86Morris@gmail.com
44-314-1216
August 17, 2023

Synchrony Financial
777 Long Ridge Rd
Stamford, CT 06902

Subject: Request to Remove Late Payment from Credit Report (Account: 6034622246214066)

To Whom it May Concern:

I am writing to formally address a privacy violation that has come to my attention regarding the mishandling of my personal information and the inaccurate reporting of my credit history. Under the provisions of the United States Code, particularly 15 USC 1681b, 15 USC 1681a, 15 USC 6801, and 15 USC 6802, I am expressing my concerns and requesting remedial action to rectify this situation.

It has come to my attention that you have not properly completed the SSA3288 form, which is required under 15 USC 1681b to obtain and disclose my Social Security Number (SSN) for the purpose of reporting credit information. The unauthorized disclosure of my SSN and the subsequent reporting of inaccurate credit information constitute a violation of my rights under the Fair Credit Reporting Act (FCRA) and the Gramm-Leach-Bliley Act (GLBA).

Furthermore, your actions are in violation of 15 USC 6801, which outlines the restrictions on sharing nonpublic personal information without providing consumers with the appropriate privacy notices and opt-out provisions. The failure to adhere to these regulations has caused substantial harm to my privacy and financial well-being. I withdraw my consent to collect and process my personal information.

Under 15 USC 6802, financial institutions and entities are required to establish appropriate safeguards to protect the security and confidentiality of customer information. The mishandling of my personal information as evidenced by the incomplete SSA3288 form demonstrates a lack of compliance with these safeguards, putting me at risk of identity theft and unauthorized use of my information.

I am seeking prompt resolution of this matter. As per 15 USC 1681n, I am entitled to damages and penalties for willful non-compliance with the FCRA provisions. I hereby request that you take the following actions:

1. Immediately remove the late payment entry from my credit report as it was inaccurately reported due to the violation of my privacy rights.
2. Provide written confirmation of the removal of the late payment entry from all major credit reporting agencies.
3. Provide written confirmation that you no longer are collecting or processing my personal information.
4. Provide me with a written explanation of the corrective measures taken to prevent such privacy violations in the future.
5. Compensate me for any financial losses, emotional distress, or other damages incurred as a result of your violations \$1,000 per entry.

62

I appreciate your prompt attention to this matter and your compliance with the relevant laws and regulations. Please respond to this letter within 30 days with details of the actions you have taken to rectify this situation. Failure to do so may result in legal action to enforce my rights under federal law.

Thank you for your immediate attention to this matter. I look forward to your response.

Sincerely,

Ryan-Tyrene Morris

Ryan Morris
ALL RIGHTS RESERVED

Gx 2

73291
L108

09/15/2023

RYAN MORRIS
333 WOODSTREAM BLVD
STAFFORD VA 22556-4641

[REDACTED]

Account Number Ending In: 4066

Dear RYAN MORRIS,

Thank you for contacting us regarding your HOME DSGN-HVAC/SYNCHRONY BANK account. We value your business and appreciate the opportunity to be of service to you.

We have reviewed your account in response to your credit bureau reporting dispute. Our review indicates we are correctly reporting your above referenced account to the credit bureaus. This serves as confirmation of the account status listed below as of the date of this letter.

there are no delinquencies reported in the credit history of your account listed above.

We appreciate having you as a HOME DSGN-HVAC/SYNCHRONY BANK customer. If you have any additional questions, we encourage you to contact us at the phone number listed below.

Sincerely,

Customer Service Department
1-888-679-6300

Account is owned by Synchrony Bank

Ex 2

INVOICE

DATE:

TO: Synchrony Financial
777 Long Ridge Road
Stamford, Connecticut 06902

INVOICE #
100

**MAKE ALL CHECKS PAYABLE TO RYAN MORRIS
THIS INVOICE IS DUE 10 DAYS FROM DAY OF RECEIPT**

Ex 2

CERTIFICATE OF SERVICE

On September 26, 2023, I mailed to:

Brian Wenzel Sr
777 Long Ridge Road
Stamford, CT 06902

The papers identified as:

Notice of Non-Response, Subrogation, and Privacy Rights Violation (2 leaves)

Request for Validation and Contract Documentation (4 leaves)

Copy Of Closure Of Account (1 leaf)

Copy Of "Request To Remove Late Payment" Received August 21, 2023 (2 leaves)

Copy Of Synchrony Response Regarding Request To Remove Late Payment Dated September 15, 2023 (1 leaf)

Copy Of Transunion Credit Report Dated September 26, 2023 (3 leaves)

List of Subsidiaries (1 leaf)

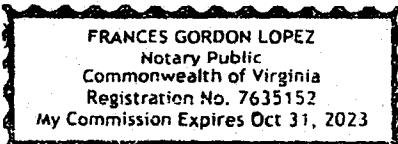
Invoice For Privacy Violation (1 leaf)

Certificate of Service (1 leaf)

For Ryan-Tyrone: Morris, by depositing them in a pre-paid, pre-addressed envelope, with the United States Post Office, certified mail #9589071052700437213711. Return Receipt Requested.

I am over the age of 18 and not a party to the transaction involving the papers I mailed.

(Seal)



Frances Gordon Lopez
Notary Public

October 31, 2023
My commission expires

Ex 2

<Messages

synchrony

RE: Customer Concern

HOME DSGN-HVAC / SYNCHRONY BANK (...4066)

From: Customer Service
To: RYAN MORRIS
09/29/23 21:28:01 EDT

September 29, 2023

Ryan Morris
333 Woodstream Blvd
Stafford, VA 22556-4641

RE: Home DesignSM Account Ending in 4066
Creditor: Synchrony Bank

Dear Ryan Morris:

On behalf of Synchrony Bank, and Brian Wenzel, Executive Vice President, Chief Financial Officer, Synchrony Financial, I am responding to your inquiry. I appreciate you bringing this matter to my attention.

We previously responded to your complaint on August 11, 2023. For your convenience, a copy of our response has been enclosed. After a review of your concerns regarding the validity of your debt, Synchrony Bank feels we have accurately addressed your concerns. Our position remains the same as stated in our original response.

Your account is important to us, and it is our goal to serve our customers in a timely and satisfactory manner. I regret any dissatisfaction you have experienced regarding this account; however, Synchrony Bank has complied with the terms of the account. Therefore, your request for all of your payments to be returned to you has been denied.

Your credit card account was opened on July 2, 2022 via customer facing merchant digital application system. You agreed and consented to the terms and conditions of the account via electronic method; therefore, no physical copy of the application is available. However, the

were sent to you in the mail with your credit card on July 5, 2022, and I have enclose a copy for your review. With respect to the verification of the unpaid balance associated with your account, enclosed please find a copy of your digital sales slip and copies of your initial and last three monthly billing statements. These billing statements reflect transactions that were applied to the account.

Please be aware, your Home Design credit card account did not create notes. Rather, the account balance represents debts incurred by you for products and/or services received by you. In addition, we do not accept notes as payment for Synchrony Bank accounts. Because Synchrony Bank is not the maker of the note, we cannot default or be subject to a notice of dishonor.

This letter is to notify you we have examined the account file and verified the amount owed by you is accurate. In the absence of our receipt of any specific information or facts regarding the dispute referenced in your letter, we will assume this response resolves the matter. We expect to receive payment of amounts due under the terms of the account.

In accordance with federal regulations, we are providing you the address of each credit bureau agency that reports this account on your credit bureau report

Equifax
PO Box 740256
Atlanta, GA 30374-0256
(800) 525-6285
www.equifax.com

Experian
701 Experian Pky
PO Box 2002
Allen, TX 75013
(888) 397-3742
www.experian.com

TransUnion
2 Baldwin Place
PO Box 2000
Chester, PA 19022-2000
(800) 680-7289
www.transunion.com

Ex 2

Atlanta, GA 30353-0088
(800) 540-2505
www.innovis.com

Thank you for the opportunity to respond to your concerns. If you have additional questions regarding this matter, please contact me via email at OfficeofthePresident@synchronyfinancial.com or by calling (800) 419-5010, extension 4167457. I welcome the opportunity to assist you.

Sincerely,

Charlene Porter
Office of the President
Synchrony Bank

Enclosure(s)

Attachments:

Clintpres_MORRIS,RY...

--- Original Message ---

From: RYAN86MORRIS@GMAIL.COM <RYAN86MORRIS@GMAIL.COM>

Received: 9/29/23 1:59:33 PM MDT

To: donotreply@reply.synchronybank.com

Subject: Customer Concern

End of Messages

Ex 2

Ryan-Tyrone: Morris
333 Woodstream Blvd
Stafford, VA 22556
October 16, 2023

Synchrony Bank
c/o Brian Wenzel Sr
777 Long Ridge Road
Stamford, CT 06902

Re: Notice of Default - Affidavit Response Required

Dear Mr. Wenzel,

I hope this letter finds you well. This correspondence serves as a Notice of Default regarding the correspondence sent previously concerning account 6034622246214066.

I am in receipt of correspondence from "Charlene Porter", who claims to have the authority to speak on your behalf, which is hearsay as there is no documentation submitted proving this assertion. I have no knowledge of who she is and she has no personal knowledge of the matters at hand. Her limited understanding of banking is evident through the statement "we do not accept notes as payment". Money orders are notes, the applications are notes, cash is a note. The electronic correspondence from aforementioned employee pertaining to this matter is all hearsay. Sharing of nonpublic personal information is evidence of identity theft, fraud, and racketeering. There was no written authorization from the authorized representative to sell or exchange personal information. These crimes, in addition to my claims carry a severe penalty and I have attached my notarized and recorded fee schedule, along with an invoice for those crimes against the estate. Additionally, despite my previous attempts to contact you and provide a reasonable opportunity to resolve the matters associated with this account, I have not received the requested affidavit. As a result, I must consider this lack of response as an acquiescence and agreement on your part to remit the full payment for the note and all tender previously submitted since the origination of the agreement. You agree to the following:

- The agreement was void ab initio, as Synchrony Bank did not loan any currency and took the note without any consideration to me as the issuer. There was never equitable consideration.
- As the only signature on the note, that I am the creator and issuer of the note that is due the value of the note and its proceeds.
- Synchrony Bank has not fulfilled their fiduciary obligations and did not act in my best interests.
- There was no remuneration from the purchase of my financial asset from the underwriting team.

The relief sought is the total outstanding balance stands at \$12,145, absent of any interest due. This includes the price of the note issued and all payment tendered. This amount is due and payable immediately in order to settle this claim.

In addition, report to the credit reporting agencies that this "loan" has been "paid in full" with a 0 balance. Synchrony Bank does not have my permission to report anything else on the credit report. Any further reporting will result in legal action. Selling the information of the estate is in direct violation of privacy laws and carry a severe penalty.

You have a final opportunity to resolve this matter within three (3) days from the receipt of this notice. To do so, I require the following:

1. Provide a signed and notarized affidavit confirming Synchrony actually loaned money from their institution.
 - a. Provide FR2046 and/or balance sheet showing that the note was a liability on your books.
 - b. A cash receipt.
2. A comprehensive accounting of the account in question, clearly demonstrating the origination of the funds and the lending process, thus validating the debt.

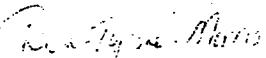
Ex 3

3. A certified copy of the contract or agreement that binds both parties, signed by a representative with the authority of Chief Financial Officer or higher, accompanied by an affirmation of accuracy under penalties of perjury.

Please take this notice seriously, as failure to respond within the specified time frame will leave me with no alternative but to pursue legal remedies to collect the outstanding debt.

This Notice of Default is issued in accordance with applicable laws and regulations.

Sincerely,



Ryan-Tyrone Morris
WITHOUT RECOURSE
DONE IN GOOD FAITH

Ex 3

INVOICE

DATE:
October 11, 2023

TO:

Synchrony Bank
777 Long Ridge Road
Stamford, CT 06902

INVOICE #
106

**MAKE ALL CHECKS PAYABLE TO RYAN MORRIS
THIS INVOICE IS DUE 10 DAYS FROM DAY OF RECEIPT**

63

CERTIFICATE OF SERVICE

On October 16, 2023, I mailed to:

Brian Wenzel
777 Long Ridge Road
Stamford, CT 06902

The papers identified as:

Notice of Default (2 leaves)

Correspondence from Charlene Porter dated September 29, 2023 (2 leaves)

Invoice (1 leaf)

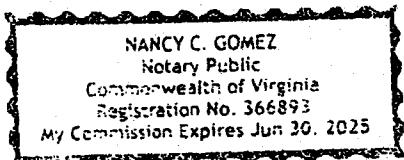
Notice of Intent/Fee Schedule (8 leaves)

Certificate of Service (1 leaf)

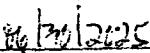
For Ryan-Tyrone: Morris, by depositing them in a pre-paid, pre-addressed envelope, with the United States Post Office, certified mail #9589071052700437207871, Return Receipt Requested.

I am over the age of 18 and not a party to the transaction involving the papers I mailed.

(Seal)




Notary Public


My commission expires

Ex 3

Ryan Morris
333 Woodstream Boulevard
Stafford, Virginia 22556
Ryan86Morris@gmail.com
443-314-1216
August 26, 2023

Synchrony Financial
777 Long Ridge Road
Stamford, Connecticut, 06902

Subject: Request for Validation of Debt and Contract Documentation

Dear Mr. Wenzel,

I hope this letter finds you well. I am writing in regard to a contract/agreement associated with my account 6034622246214066, which I believe requires further clarification and validation. I am of the opinion that the said contract/agreement may be void due to several concerns related to disclosure, fraud, equitable consideration, and the establishment of a valid agreement.

Firstly, I believe that the contract/agreement lacks full disclosure, as I was not adequately informed that my signature would create credit that would fulfill the obligation. Nor was I informed that the initial contract/agreement would be transferred and deposited into a trust, where notes would be created and traded, thus bringing more revenue to the company through investors that purchase and receive interest from the note. There is no equal consideration for me creating this asset from the company. This raises questions about the transparency of the terms and conditions of the contract and its potential implications.

Additionally, I am concerned about the absence of equitable consideration. If my signature indeed led to the creation of credit, I am curious to understand what consideration the bank or institution provided in return for this credit. A valid contract necessitates an exchange of value between parties, and without proper consideration, the contract's legitimacy may be questionable.

Furthermore, I am inclined to question the validity of the contract due to the lack of a genuine meeting of the minds. The involvement of two wet signatures is typically an indication of mutual understanding and agreement between natural persons. However, considering that the company involved is not a natural person, the authenticity of this aspect of the contract comes into question.

In light of these concerns, I kindly request that the bank provide the following documentation within a reasonable timeframe of 20 business days:

1. A comprehensive accounting of the account in question, clearly demonstrating the origination of the funds and the lending process, thus validating the debt.
2. A certified copy of the contract or agreement that binds both parties, signed by a representative with the authority of Chief Financial Officer or higher, accompanied by an affirmation of accuracy under penalties of perjury.
3. A signed affidavit certifying that these "evidence of indebtedness" are NOT based from the consumer credit transaction that initiated this relationship that are then transferred to be monetized to become "SynchronySeries" notes that are traded under tickers such as "SYFPrA".

I would be happy to continue paying as I have in the past, should you be able to provide me with the requested documentation. Should you be unable to furnish the requested documents within the stipulated timeframe, I kindly request that any and all funds I have tendered towards this contract/agreement be refunded promptly and the suspension of this obligation as indicated by the Uniform Commercial Code.

Additionally, if the situation has led to the escheatment of any funds, I would appreciate guidance on the procedures to retrieve these funds, ensuring that any potential complications are duly resolved.

I believe in a transparent and mutually beneficial relationship with your institution, and I hope that this matter can be resolved in a prompt and amicable manner. Your cooperation in addressing these concerns is greatly appreciated.

Thank you for your attention to this matter. I anticipate your timely response.

Sincerely,

Ryan Tyrone Morris

Ryan Morris
WITHOUT RE COURSE
UCC 1-308

CERTIFICATE OF SERVICE

On August 26, 2023, I mailed to:

Brian Wenzel
777 Long Ridge Road
Stamford, CT 06902

The papers identified as:

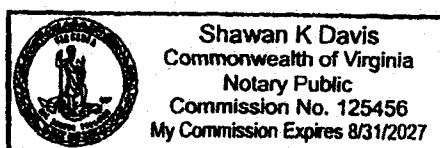
Request for Validation of Debt and Contract Documentation (2 leaves)

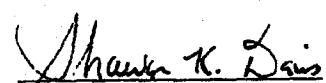
Certificate of Service (1 leaf)

For Ryan-Tyrone: Morris, by depositing them in a pre-paid, pre-addressed envelope, with the United States Post Office, certified mail #9590940279752305553054, Return Receipt Requested.

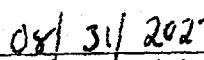
I am over the age of 18 and not a party to the transaction involving the papers I mailed.

(Seal)





Shawan K Davis, Notary Public



My commission expires

INDIVIDUAL ACKNOWLEDGMENT

State/Commonwealth of Virginia }
County of Stefford } ss.

On this the 26th day of August, 2023, before me,

Day Month Year

Shawn K. Davis, the undersigned Notary Public,

Name of Notary Public

personally appeared Ryan Morris

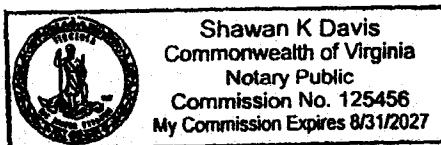
Name(s) of Signer(s)

personally known to me - OR -

proved to me on the basis of satisfactory evidence

to be the person(s) whose name(s) is/are subscribed
to the within instrument, and acknowledged to me
that he/she/they executed the same for the purposes
therein stated.

WITNESS my hand and official seal:



Place Notary Seal/Stamp Above

Shawn K. Davis
Signature of Notary Public

Shawn K. Davis

125456 08/31/2027

Any Other Required Information

(Printed Name of Notary, Expiration Date, etc.)

OPTIONAL

This section is required for notarizations performed in Arizona but is optional in other states.
Completing this information can deter alteration of the document or fraudulent reattachment
of this form to an unintended document.

Description of Attached Document

Title or Type of Document: Request for Validation of Debt & Contract Documentation

Document Date: 08/26/2023

Number of Pages: 3

Signer(s) Other Than Named Above: None

94205

L108

09/01/2023

RYAN MORRIS
333 WOODSTREAM BLVD
STAFFORD VA 22556-4641



Regarding your HOME DSGN-HVAC/SYNCHRONY BANK account ending in 4066

Dear Ryan Morris,

After a review of your account, Synchrony Bank has decided to close your account.

The reason(s) for our decision are listed below:

- Activity on account(s) with Synchrony Bank indicative of high risk of failure to pay

If there is a balance on your account, it remains due, according to the terms and conditions of the account.

If you have any questions, please call the phone number listed below.

Sincerely,

Synchrony Bank
1-888-679-6300

Please see reverse side for important information

Account is owned by Synchrony Bank

Ryan Morris
333 Woodstream Blvd
Stafford, VA 22556
Ryan86Morris@gmail.com
44-314-1216
August 17, 2023

Synchrony Financial
777 Long Ridge Rd
Stamford, CT 06902

Subject: Request to Remove Late Payment from Credit Report (Account: 6034622246214066)

To Whom it May Concern:

I am writing to formally address a privacy violation that has come to my attention regarding the mishandling of my personal information and the inaccurate reporting of my credit history. Under the provisions of the United States Code, particularly 15 USC 1681b, 15 USC 1681a, 15 USC 6801, and 15 USC 6802, I am expressing my concerns and requesting remedial action to rectify this situation.

It has come to my attention that you have not properly completed the SSA3288 form, which is required under 15 USC 1681b to obtain and disclose my Social Security Number (SSN) for the purpose of reporting credit information. The unauthorized disclosure of my SSN and the subsequent reporting of inaccurate credit information constitute a violation of my rights under the Fair Credit Reporting Act (FCRA) and the Gramm-Leach-Bliley Act (GLBA).

Furthermore, your actions are in violation of 15 USC 6801, which outlines the restrictions on sharing nonpublic personal information without providing consumers with the appropriate privacy notices and opt-out provisions. The failure to adhere to these regulations has caused substantial harm to my privacy and financial well-being. I withdraw my consent to collect and process my personal information.

Under 15 USC 6802, financial institutions and entities are required to establish appropriate safeguards to protect the security and confidentiality of customer information. The mishandling of my personal information as evidenced by the incomplete SSA3288 form demonstrates a lack of compliance with these safeguards, putting me at risk of identity theft and unauthorized use of my information.

I am seeking prompt resolution of this matter. As per 15 USC 1681n, I am entitled to damages and penalties for willful non-compliance with the FCRA provisions. I hereby request that you take the following actions:

1. Immediately remove the late payment entry from my credit report as it was inaccurately reported due to the violation of my privacy rights.
2. Provide written confirmation of the removal of the late payment entry from all major credit reporting agencies.
3. Provide written confirmation that you no longer are collecting or processing my personal information.
4. Provide me with a written explanation of the corrective measures taken to prevent such privacy violations in the future.
5. Compensate me for any financial losses, emotional distress, or other damages incurred as a result of your violations \$1,000 per entry.

I appreciate your prompt attention to this matter and your compliance with the relevant laws and regulations. Please respond to this letter within 30 days with details of the actions you have taken to rectify this situation. Failure to do so may result in legal action to enforce my rights under federal law.

Thank you for your immediate attention to this matter. I look forward to your response.

Sincerely,

Ryan Tyrone Morris

Ryan Morris

ALL RIGHTS RESERVED

73291

1108

09/15/2023

RYAN MORRIS
333 WOODSTREAM BLVD
STAFFORD VA 22556-4641

Account Number Ending in: 4066

Dear RYAN MORRIS,

Thank you for contacting us regarding your HOME DSGN-HVAC/SYNCHRONY BANK account. We value your business and appreciate the opportunity to be of service to you.

We have reviewed your account in response to your credit bureau reporting dispute. Our review indicates we are correctly reporting your above referenced account to the credit bureaus. This serves as confirmation of the account status listed below as of the date of this letter.

there are no delinquencies reported in the credit history of your account listed above.

We appreciate having you as a HOME DSGN-HVAC/SYNCHRONY BANK customer. If you have any additional questions, we encourage you to contact us at the phone number listed below.

Sincerely,

Customer Service Department
1-888-679-6300

Account is owned by Synchrony Bank

Personal Credit Report for:

RYAN MORRIS

File Number:

315748656

Date Created:

09/26/2023

Visit transunion.com/dispute to start a dispute online.

Personal Information

You have been on our files since 11/01/2004. Your SSN has been masked for your protection.

Credit Report Date

09/26/2023

Social Security Number

XXX-XX-8717

Date of Birth

09/29/1986

Name

RYAN T. MORRIS

Also Known As

AKA

RYAN TYRONE MORRIS

AKA

RYAN T. MORRO

Addresses

Current Address

333 WOODSTREAM BLVD STAFFORD, VA 22556-4641

November 2012

December 2012

January 2013

February 2013

March 2013

April 2013

Rating

Rating

Rating

Rating

Rating

Rating

OK

OK

OK

OK

OK

OK

May 2013

June 2013

July 2013

August 2013

September 2013

October 2013

Rating

Rating

Rating

Rating

Rating

Rating

OK

OK

OK

OK

OK

OK

November 2013

December 2013

Rating

Rating

OK

OK

Total Month

SYNCB/HOME DESIGN HVAC603462224621****

Account Information**Address**

C/O PO BOX 965036 ORLANDO, FL 32896-5036

Phone

(866) 396-8254

Monthly Payment

\$181

Date Opened

07/03/2022

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

CHARGE ACCOUNT

Balance

\$1,140

Date Updated

09/19/2023

Payment Received

\$0

Last Payment Made

07/30/2023

Credit Limit

\$19,400

Pay Status

Current; Paid or Paying as Agreed

Terms

\$181 per month; paid Monthly

Date Closed

09/01/2023

Remarks

CLOSED BY CREDIT GRANTOR

Payment History

August 2022

September 2022

October 2022

November 2022

December 2022

January 2023

Rating

Rating

Rating

Rating

Rating

OK

OK

OK

OK

OK

February 2023

March 2023

April 2023

May 2023

June 2023

July 2023

Rating

Rating

Rating

Rating

Rating

OK

OK

OK

OK

OK

August 2023

Rating

OK

Total Mont

SYNCB/LL FLOORING603461160414****

Account Information**Address**

C/O P.O. BOX 965036 ORLANDO, FL 32896-5036

Phone

(866) 396-8254

Date Opened

09/15/2013

Responsibility

Individual Account

List of Subsidiaries

Name of Subsidiary	Jurisdiction of Organization
CareCredit LLC	California
Loop Commerce, Inc.	Delaware
Pets Best Insurance Services, LLC	Idaho
Retail Finance Credit Services, LLC	Delaware
Retail Finance International Holdings, Inc.	Delaware
Retail Finance Servicing, LLC	Delaware
RFS Holding, Inc.	Delaware
RFS Holding, L.L.C.	Delaware
Sherman Clay & Co., LLC	Delaware
Synchrony Bank	United States
Synchrony Financial Canada	Ontario
Synchrony Financial Canada Company	Nova Scotia
Synchrony Global Services Philippines, Inc.	Philippines
Synchrony Holding Company	Nova Scotia
Synchrony International Resource Management, LLC	Delaware
Synchrony International Services Private Limited	India
Synchrony Lending, Inc.	Delaware
Synchrony Sales Finance Holding, LLC	Delaware
Synchrony Card Funding, LLC	Delaware
Synchrony Financial Services Puerto Rico, LLC	Delaware

Securitization Trusts

Without taking a position as to whether they are "subsidiaries" within the meaning of Rule 405, the following securitization entities are consolidated within the Company's financial statements:

Name of Trust	Jurisdiction of Organization
Synchrony Credit Card Master Note Trust	Delaware
Synchrony Sales Finance Master Trust	Delaware
Synchrony Card Issuance Trust	Delaware

CERTIFICATE OF SERVICE

On September 26, 2023, I mailed to:

Brian Wenzel Sr
777 Long Ridge Road
Stamford, CT 06902

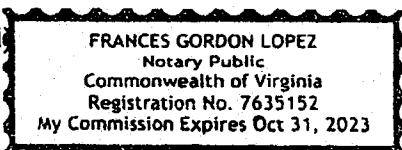
The papers identified as:

- Notice of Non-Response, Subrogation, and Privacy Rights Violation (2 leaves)
- Request for Validation and Contract Documentation (4 leaves)
- Copy Of Closure Of Account (1 leaf)
- Copy Of "Request To Remove Late Payment" Received August 21, 2023 (2 leaves)
- Copy Of Synchrony Response Regarding Request To Remove Late Payment Dated September 15, 2023 (1 leaf)
- Copy Of Transunion Credit Report Dated September 26, 2023 (3 leaves)
- List of Subsidiaries (1 leaf)
- Invoice For Privacy Violation (1 leaf)
- Certificate of Service (1 leaf)

For Ryan-Tyrone: Morris, by depositing them in a pre-paid, pre-addressed envelope, with the United States Post Office, certified mail #9589071052700437213711, Return Receipt Requested.

I am over the age of 18 and not a party to the transaction involving the papers I mailed.

(Seal)



Frances Gordon Lopez
Notary Public

October 31, 2023
My commission expires

Ryan Morris
333 Woodstream Blvd
Stafford, VA 22556-4641

RE: Home DesignSM Account Ending in 4066
Creditor: Synchrony Bank

Dear Ryan Morris:

On behalf of Synchrony Bank, and Brian Wenzel, Executive Vice President, Chief Financial Officer, Synchrony Financial, I am responding to your inquiry. I appreciate you bringing this matter to my attention.

We previously responded to your complaint on August 11, 2023. For your convenience, a copy of our response has been enclosed. After a review of your concerns regarding the validity of your debt, Synchrony Bank feels we have accurately addressed your concerns. Our position remains the same as stated in our original response.

Your account is important to us, and it is our goal to serve our customers in a timely and satisfactory manner. I regret any dissatisfaction you have experienced regarding this account; however, Synchrony Bank has complied with the terms of the account. Therefore, your request for all of your payments to be returned to you has been denied.

Your credit card account was opened on July 2, 2022 via customer facing merchant digital application system. You agreed and consented to the terms and conditions of the account via electronic method; therefore, no physical copy of the application is available. However, the Social Security number provided on the application ended in 8717, and the address provided was 333 Woodstream Blvd, Stafford, Virginia 22556. An additional copy of the terms and conditions were sent to you in the mail with your credit card on July 5, 2022, and I have enclose a copy for your review. With respect to the verification of the unpaid balance associated with your account, enclosed please find a copy of your digital sales slip and copies of your initial and last three monthly billing statements. These billing statements reflect transactions that were applied to the account.

Please be aware, your Home Design credit card account did not create notes. Rather, the account balance represents debts incurred by you for products and/or services received by you. In addition, we do not accept notes as payment for Synchrony Bank accounts. Because Synchrony Bank is not the maker of the note, we cannot default or be subject to a notice of dishonor.

This letter is to notify you we have examined the account file and verified the amount owed by you is accurate. In the absence of our receipt of any specific information or facts regarding the dispute referenced in your letter, we will assume this response resolves the matter. We expect to receive payment of amounts due under the terms of the account.

In accordance with federal regulations, we are providing you the address of each credit bureau agency that reports this account on your credit bureau report

Equifax
PO Box 740256
Atlanta, GA 30374-0256
(800) 525-6285
www.equifax.com

Experian
701 Experian Pky

PO Box 2002 Case 1:24-cv-00207-RDA-WEF Document 1-2 Filed 02/12/24 Page 45 of 60 PageID# 53
Allen, TX 75013
(888) 397-3742
www.experian.com

TransUnion
2 Baldwin Place
PO Box 2000
Chester, PA 19022-2000
(800) 680-7289
www.transunion.com

Innovis
PO Box 530088
Atlanta, GA 30353-0088
(800) 540-2505
www.innovis.com

Thank you for the opportunity to respond to your concerns. If you have additional questions regarding this matter, please contact me via email at OfficeofthePresident@synchronyfinancial.com or by calling (800) 419-5010, extension 4167457. I welcome the opportunity to assist you.

Sincerely,

Charlene Porter
Office of the President
Synchrony Bank

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

SYNCHRONY FINANCIAL
C/O BRIAN WENZEL
777 Long Ridge Rd
STAMFORD, CT 06902



9590 9402 7975 2305 5530 54

2. Article Number (Transfer from service label)

89 0710 5270 0437 2031 56

Signature		<input type="checkbox"/> Addressee <input type="checkbox"/> Agent <input type="checkbox"/> Addressee
X <i>[Signature]</i>		
B. Received by (Printed Name)	C. Date of Delivery	
D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No		

3. Service Type	<input type="checkbox"/> Priority Mail Express
<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Registered Mail™
<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail Re-Delivery
<input type="checkbox"/> Certified Mail®	<input type="checkbox"/> Signature Confirmation
<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Signature Confirmation Restricted Delivery
<input type="checkbox"/> Collect on Delivery	
<input type="checkbox"/> Collect on Delivery Restricted Delivery	
<input type="checkbox"/> Insured Mail	
<input type="checkbox"/> Insured Mail Restricted Delivery (over \$500)	

PS Form 3811, July 2020 PSN 7530-02-000-9053

Domestic Return Receipt

COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

■ Complete items 1, 2, and 3.

At Signature

■ Print your name and address on the reverse
so that we can return the card to you. Agent
 Addressee■ Attach this card to the back of the mailpiece,
or on the front if space permits.

X

1. Article Addressed to:

B. Received by (Printed Name)

C. Date of Deliv.

SYNCHRONY FINANCIAL
 777 Long Ridge Rd
 Stamford, CT 06902

D. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No

9590 9402 8405 3156 4886 42

2. Article Number (Transfer from service label)

89 0710 5270 0437 2137 11

3. Service Type

- | | |
|--|---|
| <input type="checkbox"/> Adult Signature | <input type="checkbox"/> Priority Mail Express |
| <input type="checkbox"/> Adult Signature Restricted Delivery | <input type="checkbox"/> Registered Mail™ |
| <input type="checkbox"/> Certified Mail® | <input type="checkbox"/> Registered Mail Restricted Delivery |
| <input type="checkbox"/> Collect on Delivery | <input type="checkbox"/> Signature Confirmation |
| <input type="checkbox"/> Collect on Delivery Restricted Delivery | <input type="checkbox"/> Signature Confirmation Restricted Delivery |
| <input type="checkbox"/> Insured Mail | |
| <input type="checkbox"/> Insured Mail Restricted Delivery (over \$500) | |

S Form 3811, July 2020 PSN 7530-02-000-9053

Domestic Return Rec.

From: Customer Service
To: RYAN MORRIS
10/23/23 16:36:45 EDT

October 23, 2023

Ryan Morris
333 Woodstream Blvd
Stafford , VA 22556

RE: Home DesignSM-HVAC Account Ending in 4066
Creditor: Synchrony Bank

Dear Ryan Morris:

On behalf of Synchrony Bank, and Brian Wenzel, Executive Vice President, Chief Financial Officer, Synchrony Financial, I am responding to your inquiry. I appreciate you bringing this matter to my attention.

We previously responded to your complaint on September 29, 2023 and August 11, 2023. For your convenience, a copy of our response has been enclosed. After a review of your concerns regarding debt validation and notes not accepted as forms of payments, Synchrony Bank feels we have accurately addressed your concerns. Our position remains the same as stated in our original response. As of October 12, 2023, your account balance is \$1,140.39. We trust that you will pay the balance pursuant to the terms of your account.

The Terms & Conditions that govern your account, which I have attached for your reference, it explains Credit Bureau Reporting. It states ? *We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be shown in your credit report?*

In accordance with federal regulations, we are providing you the address of each credit bureau agency that reports this account on your credit bureau report

Equifax
PO Box 740256
Atlanta, GA 30374-0256
(800) 525-6285
www.equifax.com

Experian
701 Experian Pky
PO Box 2002
Allen, TX 75013
(888) 397-3742
www.experian.com

TransUnion
2 Baldwin Place
PO Box 2000
Chester, PA 19022-2000

Innovis
PO Box 530088
Atlanta, GA 30353-0088
(800) 540-2505
www.innovis.com

Synchrony Financial is a federally chartered savings bank, with its home office in the state of Utah.

Thank you for the opportunity to respond to your concerns. If you have additional questions regarding this matter, please contact me via email at OfficeofthePresident@synchronyfinancial.com or by calling (800) 419-5010, extension 4167043. I welcome the opportunity to assist you.

Sincerely,

Deanna Tongret
Office of the President
Synchrony Bank

Enclosures:

Attachments:

ATTACHMENTS.pdf

--- Original Message ---

From: RYAN86MORRIS@GMAIL.COM <RYAN86MORRIS@GMAIL.COM>
Received: 10/23/23 12:33:45 PM EDT
To: donotreply@reply.synchronybank.com
Subject: Synchrony-Customer Concern

End of Messages

Synchrony Bank Sales Slip

1. Complete Sale Data

1 4 0 6

Customer Account Number

RYAN MORRIS

Buyer Name

Employee ID (Optional)

Merchant Number

KASPER MECHANICAL LLC

Merchant Name

Total Sale: \$ 0 6,000.00

Amount Financed: \$ 0 6,000.00

This is the amount to be charged to your account.

2. Input Promotional Plan # **9 2 2** and select the promotion type below. Make sure the bubble is filled in next to the promotion type that you have selected.

See reverse side for additional details. Not all promotions are available to all Merchants.

- Fixed Payment Reduced APR - Until Paid in Full
 Equal Payment No Interest - Until Paid in Full

If the promotion type below is selected, make sure that the APR is filled in. For new accounts, that APR is 26.99% and the variable box should not be checked. For existing accounts, call 1-888-222-2176 to obtain cardholder's APR and determine if APR is variable.

No Interest if Paid in Full within **12** Months (Deferred Interest)
No Interest Charges will be assessed if the promotional purchase balance is paid in full within the promo period. If the promotional purchase balance is not paid in full by the end of the promo period, interest will be imposed from the date of purchase at the APR entered above. Minimum monthly payments are required.

Check if Variable -- If variable, APR varies with the market based on the Prime Rate.

Authorization Line 1-888-222-2176: Option 2, then Option 4

Auth Code: **0 0 8 3 5 3**

3. Product Information

Brand / Model # / Description / Invoice #: **A X 1 6**

Brand / Model # / Description / Invoice #: _____

Buyer Read & Sign

I acknowledge receipt of a completed copy of this Sales Slip and have reviewed and understand the promotional terms that will apply to this purchase. I authorize "Amount Financed" shown above to be charged to my credit card account in accordance to the contract between Buyer and Merchant and agree that the purchase will be governed by the terms of the Synchrony Bank Credit Card Agreement.

If this was an in-home sales transaction, I acknowledge that I have been provided by the Merchant with both the oral and written notice of my right, as a Buyer, to cancel this transaction (if applicable).

Synchrony Bank assesses a one-time \$29 Activation Fee under the Credit Card Agreement at the time the first purchase posts to the account. Any additional surcharges or fees charged by the merchant in connection with applying for or using the Credit Card are prohibited.

Ryan86morris@gmail.com

BUYER SIGNATURE: **X** Electronic Signature Captured

DATE: **07/11/2022 11:19:25 AM**

7777

Funding Fax 1-888-222-2986

282-631-00 (7/2020) HI-NO MLXU JVW 245256UA

Accounts with Adverse Information

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added brackets to those items report. For your protection, your account numbers have been partially masked, and in some cases scrambled.

Account Name

SYNCHHOME DESIGN HVAC60346222462/****

Account Information

Address

10 PO BOX 965036 ORLANDO, FL 32896-5036

Phone

(866) 396-8254

Monthly Payment

\$192

Date Opened

07/03/2022

Responsibility

Individual Account

Account Type

Revolving Account

Loan Type

CHARGE ACCOUNT

Balance

\$1,208

Date Updated

10/20/2023

Payment Received

\$0

Last Payment Made

07/30/2023

Pay Status

>Account 30 Days Past Due Date<

Terms

\$192 per month; paid Monthly

Date Closed

09/01/2023

High Balance (Hist.)

High balance of \$6,029 from 09/2023 to 10/2023

Credit Limit (Hist.)

Credit limit of \$19,400 from 09/2023 to 10/2023

Estimated month and year this item will be removed

08/2030

Payment History

August 2022	September 2022	October 2022	November 2022	December 2022	January 2023
Balance ***	Balance ***	Balance ***	Balance ***	Balance ***	Balance ***
Past Due ***					
Amount Paid ***					
Scheduled Payment ***					
Remarks ***	Remarks ***	Remarks ***	Remarks ***	Remarks ***	Remarks ***
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK
February 2023	March 2023	April 2023	May 2023	June 2023	July 2023
Balance ***	Balance ***	Balance ***	Balance ***	Balance ***	Balance ***
Past Due ***					
Amount Paid ***					
Scheduled Payment ***					
Remarks ***	Remarks ***	Remarks ***	Remarks ***	Remarks ***	Remarks ***
Rating OK	Rating OK	Rating OK	Rating OK	Rating OK	Rating OK

August 2023	September 2023	October 2023
Balance \$1,140	Balance \$1,208	Balance \$1,208
Past Due \$0	Past Due \$0	Past Due \$332
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0
Scheduled Payment \$181	Scheduled Payment \$181	Scheduled Payment \$192
Remarks CJG	Remarks CJG	Remarks CJG
Rating OK	Rating OK	Rating 30

Total Months: 15

To Whom It May Concern:

The annexed Notice of Intent – Fee Schedule is a schedule of mandatory fees instated by the living breathing man, Ryan-Tyrone: Morris, Authorized Representative on behalf of RYAN TYRONE MORRIS ©, RYAN T. MORRIS © and RYAN MORRIS ©, Ens Legis. I, Ryan-Tyrone: Morris ©, do hereby set forth fees to be instated in any business dealing with RYAN TYRONE MORRIS ©, RYAN T. MORRIS © and RYAN MORRIS ©, for any business conducted relevant to this schedule. Fees are due and MUST be paid before said business can commence. In the event that invoicing becomes necessary, invoiced amounts are due fifteen days after day of receipt. If said fees are not met, it is the right of Ryan-Tyrone: Morris, to refuse or void any form of business interaction and/or transaction. Fees are subject to change at any time without prior notice. Ryan-Tyrone: Morris is the only Authorized Representative to alter, void, and/or enforce said fees and may do so at any time.

All Rights Reserved,

Ryan-Tyrone: Morris

Ryan-Tyrone: Morris
Authorized Representative for
RYAN TYRONE MORRIS ©, Ens Legis
Without Prejudice

Witness and Acknowledgement

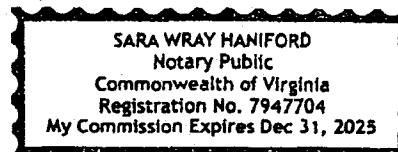
Commonwealth of Virginia
Stafford County

A living man affirmed before me, a Notary, on this 10th day of October, 2023, that Ryan-Tyrone: Morris, personally appeared and known to me to be the man whose name is referenced within the instrument and acknowledged to be the same.

Notary Public:

Sara Hanford

My Notary Commission expires 12-31-2025



Private Easements Schedule

Penalty for Private Use	\$250,000
-------------------------	-----------

Public Easements Schedule

Penalty for Public Use	\$250,000
------------------------	-----------

These fees will be mandated upon the informant listed on the traffic citation ticket(s), arrest warrants, detention orders, seizure orders.

Produce trade name materials:

a. Name	\$ 50,000
b. Drivers License Number	\$ 50,000
c. Social Security Number	\$ 100,000
d. Retinal Scans	\$ 5,000,000
e. Fingerprinting	\$ 200,000
f. Photography	\$ 200,000
g. DNA	\$ 5,000,000
1. Mouth swab	\$ 5,000,000
2. Blood samples	\$ 5,000,000
3. Urine samples	\$ 5,000,000
4. Breathalyzer testing	\$ 5,000,000
5. Hair samples	\$ 5,000,000
6. Skin samples	\$ 5,000,000
7. Clothing samples	\$ 5,000,000
8. Forced giving of fluids/samples	\$ 5,000,000

Issue Traffic citations and tickets of any traffic nature:

a. Citations	\$ 60,000
b. Warning issued on Paper Ticket	\$ 25,000

Appearance in court because of traffic citations:

a. Time in court	\$ 75,000/hr with 1 hour min.
b. If Fine is imposed	\$ 500,000

Car / Personal Property Trespass, Carjacking, Theft, Interference with Commerce,

a. Agency by Estoppel	\$ 50,000
b. Color of Law	\$ 150,000
c. Implied Color of Law	\$ 150,000
d. Criminal Coercion	\$ 500,000
e. Criminal Contempt of court	\$ 500,000

f. Estoppel by Election	\$ 350,000
g. Estoppel by Laches	\$ 350,000
h. Equitable Estoppel	\$ 500,000
i. Fraud	\$ 1,000,000
j. Fraud upon the court	\$ 2,000,000
k. Larceny	\$ 250,000
l. Grand Larceny	\$ 250,000
m. Larceny by Extortion	\$ 1,000,000
n. Larceny by Trick	\$ 1,000,000
o. Obstruction of Justice	\$ 100,000
p. Obtaining Property by False Pretenses	\$ 1,000,000
q. Simulating Legal Process	\$ 1,000,000
r. Vexatious Litigation	\$ 5,000,000
s. Trespass upon Motor Conveyance	\$ 100,000
t. Unauthorized Relocation of Motor Conveyance	\$ 100,000
u. Seizure of Motor Conveyance	\$ 100,000
v. Theft of License Plate	\$ 10,000
w. Unlawful Lien on Motor Conveyance	\$ 50,000

Use of trade name protected material under threat, duress, and/ or coercion:

a. Name written by the informant	\$ 250,000
b. Drivers License written by informant	\$ 150,000
c. Social Security Number written by informant	\$ 150,000
d. Miscellaneous Material written by informant	\$ 500,000

Produce any personal information/property for any kind of business interaction:

a. Financial Information	\$ 100,000
b. Property inside of motor vehicle	\$ 150,000

Notice of Intent- Fee Schedule

Time Usage for traffic stops:

a. 30 minutes	\$ 5,000/30 minutes min
b. 60 minutes	\$ 10,000
c. 90 minutes	\$ 15,000

Court Appearance Schedule

These fees MUST be paid immediately after my case is finished. Failure to pay fines and fees will have an additional fee of \$5,000.00 for breach of contract.

Demand for Appearance in court:

a. My Appearance	
a. Under protest and duress:	\$ 75,000/hour
b. Voluntarily	\$ 10,000/hour

Use of trade name material

a. Name	
a. Under protest and duress:	\$ 25,000
b. Voluntarily	\$ 10,000
b. Drivers License	
a. Under protest and duress:	\$ 25,000
b. Voluntarily	\$ 10,000
c. Social Security Number	
a. Under protest and duress:	\$ 25,000
b. Voluntarily	\$ 10,000
d. Miscellaneous Material	\$ 25,000
e. Produce any personal information for any kind of business interaction:	
a. Financial Information	\$ 10,000
b. Drivers License	\$ 10,000
c. Social Security Number	\$ 250,000
d. Any documents produced by me	\$ 10,000 per document

Time usage for court appearances:

a.	30 minutes	
a.	Under Protest and Duress	\$ 33,500
b.	Voluntarily	\$ 10,000
b.	60 minutes or more	
a.	Under Protest and Duress	\$ 75,500
b.	Voluntarily	\$ 20,000
c.	90 minutes or more	
a.	Under Protest and Duress	\$ 100,500
b.	Voluntarily	\$ 30,000

Trespass-Fee Schedule

Trespass by public official(s), police officer(s), judge(s), attorney(s), Corporation(s)and other fictional entities as well as all others who desire to contract:

a.	Failure to honor God Given Rights	\$20,000
b.	Failure to honor Oath of Office	\$50,000
c.	Failure to honor Constitutional Oath	\$50,000
d.	Failure to honor Written and/or Oral Word	\$ 5,000
e.	Silence/Dishonor/Default	\$ 5,000
f.	Failure to honor /No Bond	\$ 5,000
g.	Phone call to telephone number used by Secured Party including from alleged debt collectors	\$ 5,000 each
h.	Telephone message left on Secured Party phone Service or equipment	\$ 5,000 each
i.	Use of Street Address/Mailing location of Secured Party	\$ 5,000 each
j.	Time Waiting for Scheduled Service	\$ 1,000 Minimum/hour

Notice of Intent- Fee Schedule

k.	Detention from Free Movement and/or cuffed	\$ 75,000 Minimum/hour
l.	Incarceration	\$ 75,000 Minimum/hour
m.	Failure to Follow Federal and/or State Statutes, Codes, Rules and/or Regulations	\$ 50,000
n.	Failure to State a Claim upon which Relief Can Be Granted	\$25,000
o.	Failure to Present a Living Injured Party	\$100,000
p.	Failure to Provide Contract Signed by the Parties	\$100,000*
q.	Failure to Provide IRS 1099OID(s), and Other IRS Reporting Form(s) Requirements upon Request	\$100,000*
r.	Default By Non Response or Incomplete Response	\$100,000*
s.	Fraud	\$1,000,000*
t.	Racketeering	\$1,000,000*
u.	Theft of Public Funds	\$1,000,000*
v.	Dishonor in Commerce	\$1,000,000*
w.	Failure to pay Counterclaim in full within (30) Thirty Calendar Days of Default as set forth herein	\$1,000,000**
x.	Perverting of Justice Judgment	\$ 1,000,000*
y.	Use of Common-law Trade-name/Trade-mark After One Warning (per each occurrence)	\$ 50,000 Each
w.	Forcing psychiatric evaluations	\$ 500,000 per day
x.	Refusal to provide adequate and proper nutrition while incarcerated	\$ 50,000 per day
y.	Refusal to provide proper exercise while incarcerated	\$ 50,000 per day

Notice of Intent- Fee Schedule

z. Refusal to provide proper dental care while

Incarcerated	\$ 50,000 per day
aa. Forced giving of body fluids	\$ 5,000,000 per day
bb. Forced injections/inoculations, vaccines	\$ 5,000,000 per day
cc. Forced separation from marriage contract	\$ 160,000 per day
dd. Confiscation/kidnapping of a body not a US	
Citizen	\$ 1,600,000 per day
ee. Corporate State continuing a mortgage for more than five years in violation of Banking Act of 1864 which takes precedence over current Statutes at large	
Attempted extortion of funds from birth certificate account, Social security account or any other associated accounts by fraud, deception and or Forgery by any agent, entity or corporation	\$ 6,000,000 per count or charge
ff. Attempted extortion of signature	\$ 6,000,000 per count or charge
gg. Attempted forgery of signature	\$ 6,000,000 per count or charge

*Per Occurrence and Includes any Third Party Defendant

** All claims are stated in US Dollars which means that a US Dollar will be defined, for this purpose as a One Ounce Silver Coin of .999 pure silver or the equivalent par value as established by law or the exchange rate, as set by the US Mint, whichever is the higher amount, for a certified One Ounce Silver Coin (US Silver Dollar) at the time of the first day of default as set forth herein; if the claim is to be paid in Federal Reserve Notes, Federal Reserve Notes will only be assessed at Par Value as indicated above.

Total damages will be assessed as the total amount of the damages as set forth herein times three (3) for a total of all damages as set forth in subsections a-w added to three (3) times the damages for punitive or other additional damages.

Kidnapping (If an alleged officer removes free soul more than 5 feet from free soul's property without just cause, it IS kidnapping)

\$ 500,000

Services to others and/or Corporation(s):

- | | |
|--|---------------------------------------|
| a. Studying
while under threat, duress, coercion | \$ 500 per hour
\$ 75,000 per hour |
| b. Analyzing
while under threat, duress, coercion | \$ 500 per hour
\$ 75,000 per hour |
| c. Research
while under threat, duress, coercion | \$ 500 per hour
\$ 75,000 per hour |
| d. Preparing Documents
while under threat, duress, coercion | \$ 500 per hour
\$ 75,000 per hour |
| e. Answering Questions
while under threat, duress, coercion | \$ 500 per hour
\$ 75,000 per hour |
| f. Providing Information
while under threat, duress, coercion | \$ 500 per hour
\$ 75,000 per hour |

If invoiced, payment is due 15 days after receipt date.

Make all payments to:

**Ryan-Tyrone: Morris
c/o 333 Woodstream Blvd
Stafford, VA 22556**

RECORDED IN THE CLERK'S OFFICE
STAFFORD COUNTY, VA
OCTOBER, 10, 2023 AT 12:28PM

KATHY M. STERNE, CLERK
RECORDED BY: ADR